

**Testimony in support of House Bill 5522 --
AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND COVERAGE
FOR THE PERIL OF COLLAPSE**

Senate Chair Crisco, House Chair Megna, Vice Chairs, Ranking Members and Members of the Insurance and Real Estate Committee:

My name is Saud Anwar and I want to thank you for allowing me the opportunity to speak in support of HB5522, An Act Concerning Homeowners Insurance Policies and Coverage for the Peril of Collapse.

As you may know, the issue of crumbling home foundations has significantly impacted South Windsor, where I am proud to serve as a member of the Town Council.

When stories of cracked and crumbling foundations first arose, about a year ago, it was a troubling and devastating problem for a handful of homeowners. But more and more homeowners have come forward, in towns across eastern Connecticut. Cracked foundations have become failing foundations.

And as I testify here today, there are no good answers to why the concrete is failing, and who is financially responsible for fixing the problems. Homeowners are facing a financial disaster. No construction solution short of replacing the foundation has proven successful. The cost of replacement is in many cases nearly the worth of the home. And insurance companies are refusing to cover the costs.

This is a complex and difficult problem, but I refuse to believe we cannot work together to find solutions. If a hurricane had wiped out hundreds of homes in Connecticut, we would use every tool available at the municipal, state and federal level to help those homeowners rebuild. This disaster is slow moving, but make no mistake, it is a disaster that is destroying homes.

Lieutenant Governor Nancy Wyman has taken the lead at the state level, and I know that the residents of South Windsor are grateful for her support. But we also need legislation like HB5522, which would require insurers to cover structural impairment.

Homeowners have a right to know that the insurance policy they are paying for will cover their needs when they are faced with the most difficult challenges.

My recommendation is that there be no statute of limitations on legal action if the insurance companies refuse coverage. Many of the foundations that are currently failing were poured more than 15 years ago, and problems are just now beginning to show. I also feel that the insurers should not be able to cite exclusions for failure to provide coverage.

A home is the single greatest investment most individuals and families will make in their lifetimes, and homeowners deserve the peace of mind of knowing that they can protect that investment.

Thank you again for the opportunity to provide testimony to you today.

Respectfully Submitted

M. Saud Anwar